THE ALLY UNION

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50 CENTS >> JUNCTION CITY, KANSAS

TUESDAY, OCTOBER 24, 2006

USDA RECOGNIZES SINGLE FAMILIES



ALISHA COOPER >>THE DAILY LINION

Chuck Banks, state director of the United States Department of Agriculture Rural Development presents Sgt. 1st Class Betty Spencer and her daughter Maliqka an American flag Monday. Banks thanked Spencer for her participation in the USDA single-family homeownership loan program.

SPENCER ONE OF THREE HELD IN REGARD BY STATE

By Alisha Cooper The Daily Union

The U.S. Department of Agriculture Rural Development has approved a record \$99.7 million in funding bousing assistance for Kansans and their communities during this fiscal year, state USDA director Chuck Banks said Monday.

Banks announced this at the Junction City home of Sgt. 1st Class Betty Spencer, a mother of two who received a guaranteed single-family home ownership loan.

"(We are) recognizing three families across

Kansas," Banks said. "These families exemplified what we work to accomplish."

"Thank you for your participation in the USDA program," Banks said, presenting Spencer with an American flag.

Spencer was also presented with a gift card from Tina Barker of Central National Bank and a Junction City welcome mat from Sam Robinson, director of Military Affairs Council.

"I met with the USDA on post after a fellow soldier told me about the program and opened the door." Spencer said.

"It was my first home ... they (USDA) made the process easy," Spencer said. "The bank (Central National Bank) was awesome ... guiding me, helping me."

Spencer moved into her home Aug. 25 and has been at Fort Riley for four years.

"Current orders have me staying three more years," Spencer said. "I hope to retire here and remain in Junction City."

There was a statewide increase of 40 percent in approved single family homes. Banks said.

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"(I) can't say enough." Barker said. There is such a great partnership between Fort Riley, Junction City and the USDA.

"No one else in country provides this level of service." Banks said. The programs are for anyone ... military and civilians.

The USDA provides funding assistance to families, community facilities, businesses and industries through 20 programs each with different a purpose and requirements, according to the USDA program guide. The single family loan requires living in a non-metropolitan area of 20,000 or less and not exceeding the moderate income level (115 percent of the median income) for the county. This program reduces borrower's monthly mortgage payments because of lower costs associated with the loan.

*During Fiscal Year 2006, USDA Rural Development in Kansas administered over \$231 million in financial assistance to our State," Banks said. This is the sixth consecutive year of more than \$100 million agency programming for Kansas.

For more information on USDA Rural Development programs visit www.rurdev.usda.gov or call 785-271-2701.